

REQUIRED DOCUMENTS FOR LOAN APPROVAL

The following documents are required to obtain CalHFA conditional approval. The file should be submitted in a legal size folder with the following documents attached in the order described below:

Credit Documents (right side of file)

1. Uniform Underwriting and Transmittal Summary (FNMA form 1008) for conventional loans; or MCAW 4155.1 Worksheet for FHA insured loans; or VA Loan Analysis Form 26-6393 for VA guaranteed loans. All forms must be signed and approved by the delegated credit underwriter.
2. URLA – (Uniform Residential Loan Application) – original or typed final signed by the applicants
3. Credit Reports
4. Verification of Employment, copies of paycheck stubs, W-2's, financial statements, social security award letters, etc.
5. Signed and completed copies of federal income tax returns (IRS 1040's) for the previous three tax years. IRS printouts with complete details that reflect either the standard deduction or itemized deductions may be substituted.
6. IRS Form 4506 signed by the applicant. Lines 1 to 4 should be completed by the applicant, lines 5 through 12 should be left blank.
7. Sales and Purchase Agreement, and/or Escrow Instructions
8. Complete copy of the URAR (Uniform Residential Appraisal Report)
9. Pictures, location map and sketch of floor plan
10. Preliminary Title Report with Plat Map and address supplement; condominiums require a copy of the condominium plan.
11. If VA, Certificate of Eligibility (VA Form 26-8320)
12. If USDA-RHCD, form FmHA 1980-18 Conditional Commitment for Single Family Housing Loan Guarantee.
13. Subordinate loan (promissory note, deed of trust and loan agreement) and/or resale control documents (as applicable) as previously approved by CalHFA's Bond Counsel

CalHFA Documents (left side of file)

1. CalHFA Tax Return Affidavit of Non-filing, (required only if tax payer did not file tax returns)
2. Borrower's Affidavit
3. Seller's Affidavit
4. CalHFA Notice and Borrower Representations Affidavit
5. CalHFA Statement of Citizenship, Alienage, and Immigration Status for State Public Benefits (CalHFA Benefits Status form 1)
6. Lender Verification of Citizenship/Qualified Alien Status

All CalHFA forms can be copied for use from CalHFA's web page: www.calhfa.ca.gov.